

In re:  
Mary Agnes Steele  
Debtor(s)

Case No. 20-14792-pmm  
Chapter 13

District/off: 0313-4  
Date Rcvd: Jan 05, 2021

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2021:**

Recip ID	Recipient Name and Address
db	+ Mary Agnes Steele, 614 Sioux St., Bethlehem, PA 18015-2847
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14573950	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14570405	+ Hayt, Hayt & Landau, 2 Industrial Way West, Eatontown, NJ 07724-2279
14570409	+ Progressive Physicians, 95 Highland Ave. Suite 130, Bethlehem, PA 18017-9483
14570411	Ra Rogers Inc Coll C, 2135 Espey Ct, #7, Crofton, MD 21114-2442
14570413	+ Tsarouhis Law Group, 21 S 9th Street, Suite 200, Allentown, PA 18102-4861
14570415	Westgate Resorts, CFI Resorts Management INC2801, Old Winter Garden Road, Ocoee, FL 34761

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: patrick@armlawyers.com	Jan 06 2021 02:46:00	PATRICK J. BEST, ARM Lawyers, 18 North 8th Street, Stroudsburg, PA 18360
smg	EDI: PENNDEPTREV	Jan 06 2021 06:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 06 2021 02:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 06 2021 02:46:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Jan 06 2021 02:46:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14570404	EDI: BANKAMER.COM	Jan 06 2021 06:13:00	Bank Of America, Po Box 982238, El Paso, TX 79998
14570407	EDI: JPMORGANCHASE	Jan 06 2021 06:13:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
14570406	+ EDI: CHASEAUTO	Jan 06 2021 06:13:00	Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101-2003
14570408	+ Email/Text: bankruptcy@pinnaclerecovery.com	Jan 06 2021 02:47:00	Pinnacle Recovery Inc, PO Box 130848, Carlsbad, CA 92013-0848
14570410	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 06 2021 02:46:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
14570412	+ EDI: RMSC.COM		

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14571272

Email/PDF: OGCRegionIIIBankruptcy@hud.gov

Jan 06 2021 06:13:00

Syncb/Tjx, Po Box 965015, Orlando, FL  
32896-5015

14570414

+ EDI: BLUESTEM

Jan 06 2021 02:20:15

U.S. Department of Housing and Urban  
Development, The Wanamaker Building, 100 Penn  
Square East, 11th Floor, Philadelphia, PA  
19107-3380

Jan 06 2021 06:13:00

WebBank, 215 State St, Suite 1000, Salt Lake  
City, UT 84111-2336

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 07, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2021 at the address(es) listed below:

Name	Email Address
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PATRICK J. BEST

on behalf of Debtor Mary Agnes Steele patrick@armlawyers.com  
kate@armlawyers.com;G29239@notify.cincompass.com;kate@armlawyers.com;3956@notices.nextchapterbk.com

REBECCA ANN SOLARZ

on behalf of Creditor QUICKEN LOANS LLC bkgroup@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Mary Agnes Steele

Debtor 1:  
First Name Middle Name Last Name  
Debtor 2:  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court: Eastern District of Pennsylvania  
Case number: 20-14792-pmm

Social Security number or ITIN: xxx-xx-1671  
EIN: \_\_\_\_\_

Social Security number or ITIN: \_\_\_\_\_  
EIN: \_\_\_\_\_

Date case filed for chapter: 13 12/19/20

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mary Agnes Steele	
2. All other names used in the last 8 years	aka Mary A Steele	
3. Address	614 Sioux St. Bethlehem, PA 18015	
4. Debtor's attorney Name and address	PATRICK J. BEST ARM Lawyers 18 North 8th Street Stroudsburg, PA 18360	Contact phone 570.424.6899 Email: patrick@armlawyers.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 1/5/21

**For more information, see page 2**

Debtor Mary Agnes Steele

Case number 20-14792-pmm

<b>7. Meeting of creditors</b>	<b>February 2, 2021 at 1:30 PM</b>	<b>Location:</b> The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 4/3/21 <b>Filing deadline:</b> 2/27/21 <b>Filing deadline:</b> 6/17/21
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	